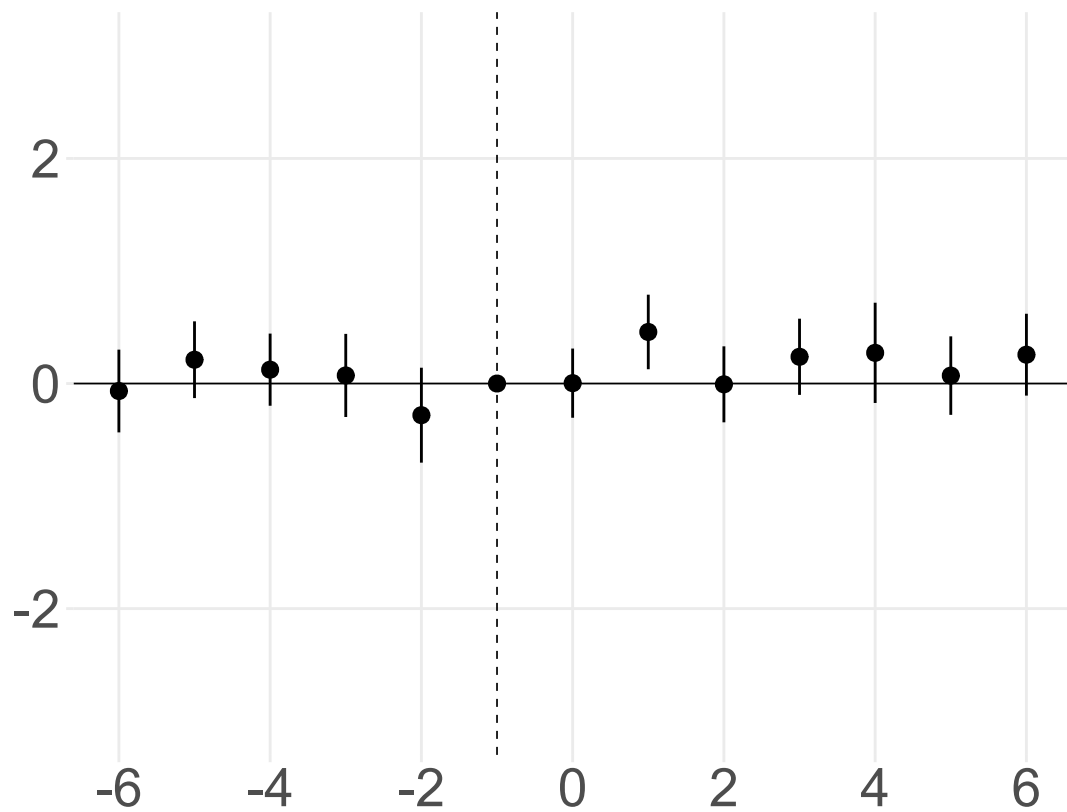
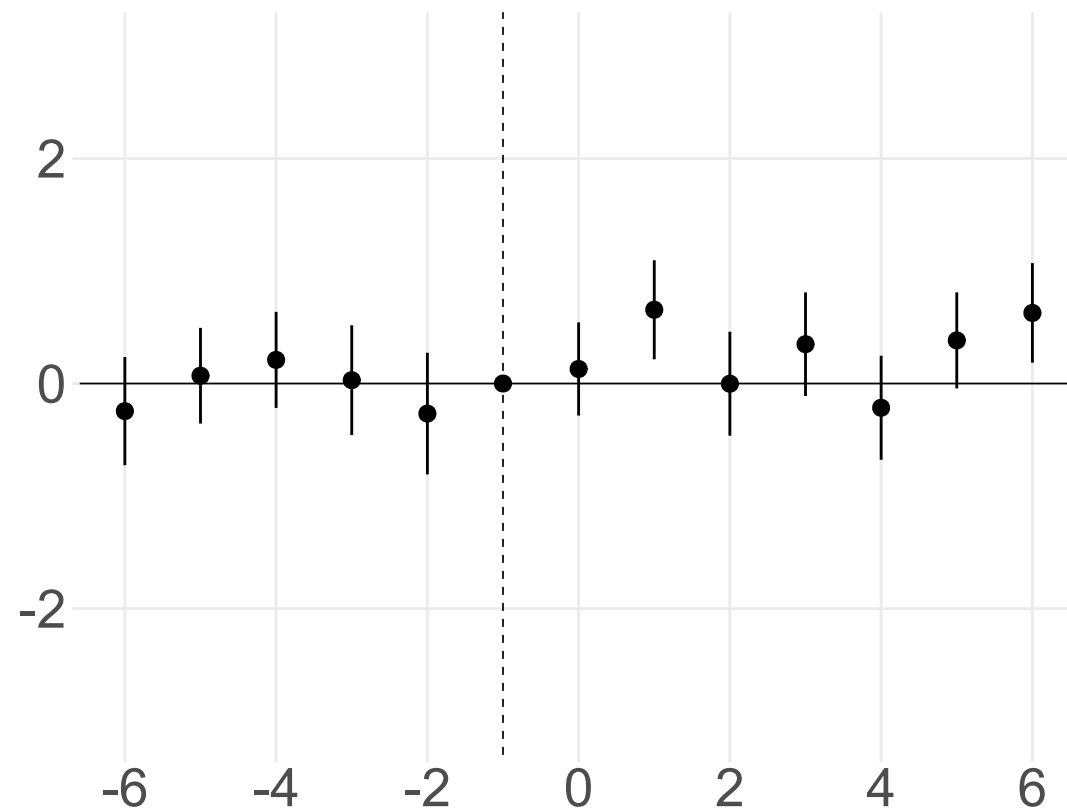
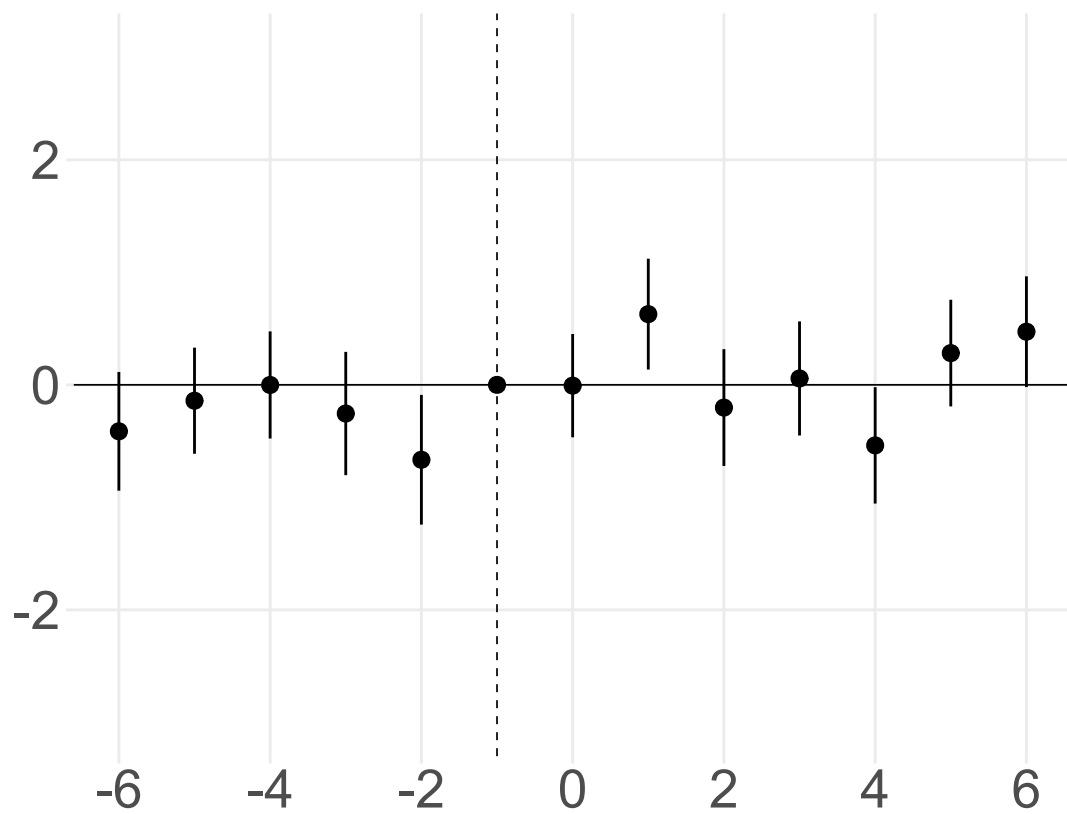
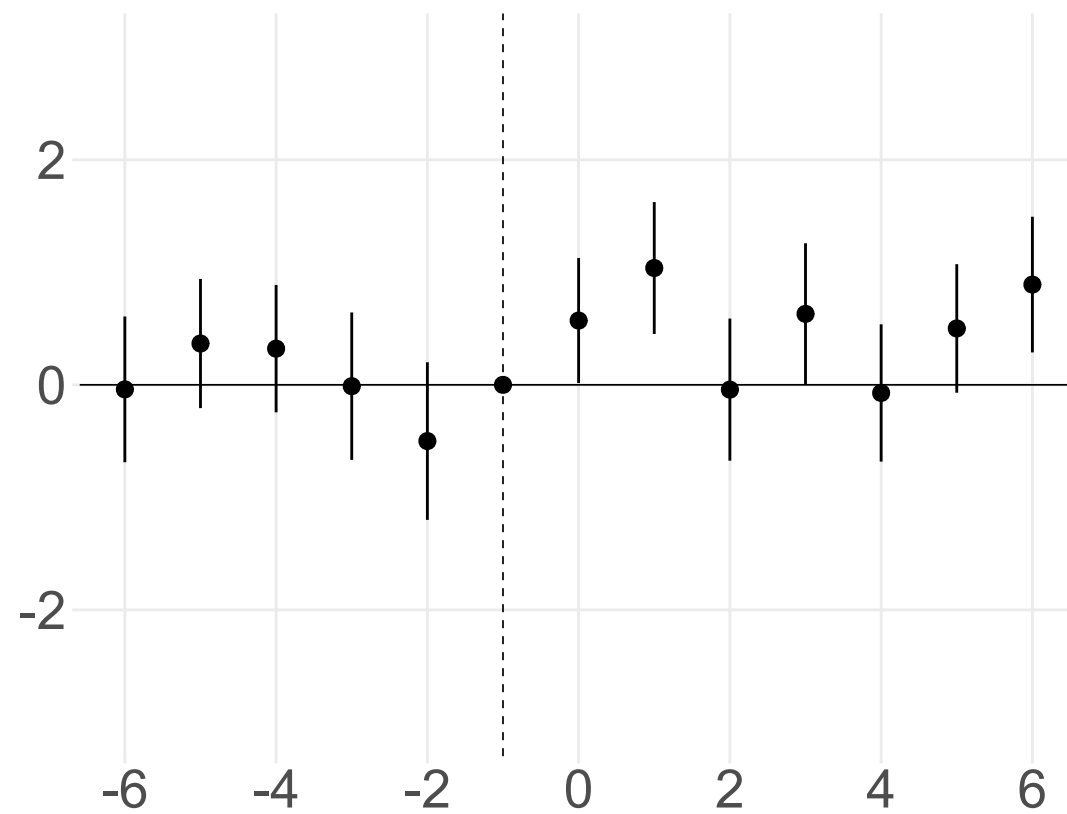
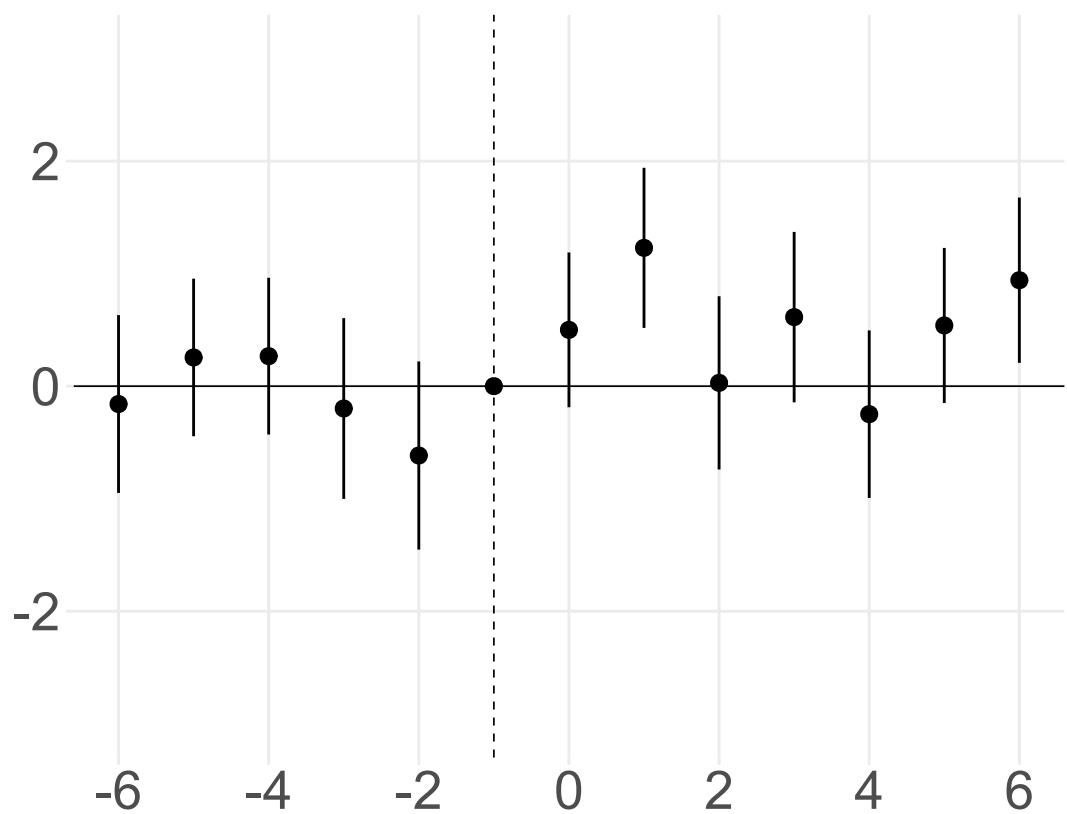
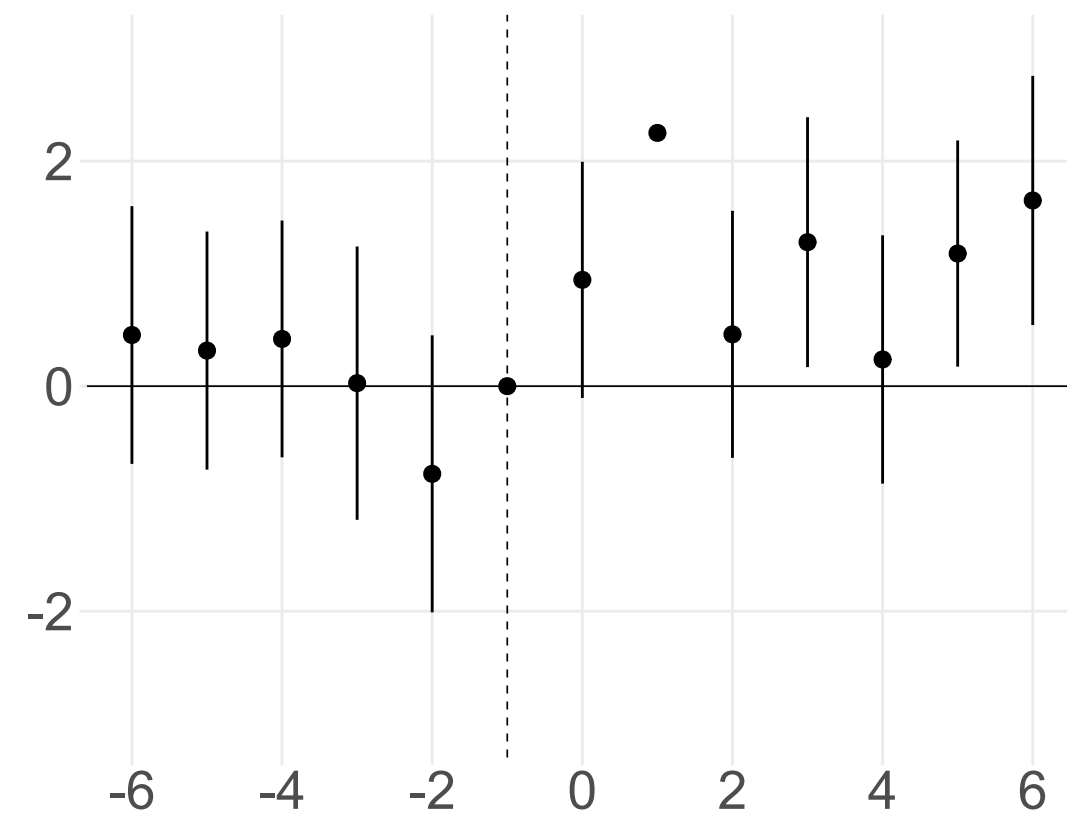


Full sample**5th decile and up****6th decile and up****7th decile and up****8th decile and up****9th decile and up**

Time

Time